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Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Cor	Complete if Known		
Application Number	10/743,616		
Filing Date	12/22/2003		
First Named Inventor	Jeff S. Eder		
Art Unit	3624		
Examiner Name			
Attorney Docket Number	VM - 61		

Examiner	Cite	Document Number	Publication Date	Name of Patentee or .	Pages, Columns, Lines, Where
Initials*	Cite No.1	Number-Kind Code ^{2 (d known)}	MM-DD-YYYY	Applicant of Cited Document	Relevant Passages or Relevant Figures Appear
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		FORE	IGN PATENT DOCU	MENTS		
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation in to in conformance and not considered. Include copy of this form with next communication to applicant. Applicant's unique citation designation number (optional). See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. Applicant is to place a check mark here if English language Translation is attached.

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Examiner Initials*	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue	T²
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Examiner Initials*	Cite No.1	Document Number Number-Kind Code ^{2 (I known)}	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
N		US- 5,774,873 - B1	03-29-1996	Berent, Thomas	
JL		^{US-} 5,794,219 - B1	08-11-1998	Brown, Stephen	
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		Art Unit	3624	
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Under the Paperwork Reduction Act of 1995, no persons are Substitute for form 1440/PTO		re required to respond to a collection	of information unless it contains a valid QMB control number. Complete If Known
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NON PATENT LITERATURE DOCUMENTS						
Examiner Initials*	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-Issue number(s), publisher, city and/or country where published.	T²			
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5		LOHR, STEVE, "Gates tries to inspire future techies", International Herald Tribune, March 2, 2004				
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		NON PATENT LITERATURE DOCUMENTS	
Examiner Initials*	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²
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5-		Chambers, Robert; Quiggins, John; "Resource Allocation and Asset Pricing", November 2002	
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Substitute for form 1419/PTO		Complete if Known
	Application Number	10/743,616
INFORMATION DISCLOSURE	Filing Date	12/22/2003
STATEMENT BY APPLICANT	First Named Inventor	Jeff S. Eder
(Use as many sheets as necessary)	Art Unit	3624
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	NON PATENT LITERATURE DOCUMENTS	
Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposlum, catalog, etc.), date, page(s), volume-Issue number(s), publisher, city and/or country where published.	T ²
	Barua, Anitesh; Lee, C.H. Sophie; Whinston, Andrew, "The Calculus of Reengineering", August 1994	
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5		CAOUETTE, JOHN, ALTMAN, EDWARD & NARAYANAN, PAUL, Managing Credit Risk, 1998, John Wiley and Sons	
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Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²			
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INFORMATION DISCLOSURE
STATEMENT BY APPLICANT
(Use as many sheets as necessary)

Complete if Known

Application Number

Filing Date 12-22-2002

First Named Inventor Jeff S. Eder

Art Unit

Examiner Name

Attorney Docket Number

U. S. PATENT DOCUMENTS Examiner Cite Document Number Publication Date Name of Patentee or Pages, Columns, Lines, Where initials' No. MM-DD-YYYY Applicant of Cited Document Relevant Passages or Relevant Number-Kind Code^{2 (7 known)} Floures Appear US- 5,224,034 N 06-29-1993 Katz, Paul US- 5,237,946 08-17-1993 Kagami, Akari US- 5,128,861 07-07-1992 Kagami, Akari US- 5,237,495 08-17-1993 Morii, Hideki ^{US-} 3,749,892 Stenning, Patrick 07-31-1973 US-5,361,201 11-01-1994 Jost, Allen et al US- 3.933,305 01-20-1976 Murphy, John Michael US-4,989,141 01-29-1991 Lyons, Richard US- 5,317,504 05-31-1994 Nakayama, Mamoru US- 5,414,621 05-09-1995 Hough, John ^{US-} 5,193,055 Brown, Gordon 03-09-1993 US- 5,809,282 09-15-1998 Cooper, Dennis ^{US-} 5,875,431 02-23-1999 Heckman, Frank US- 5,737,581 04-07-1998 Keane, John US- 5,812,988 09-22-1998 Sandretto, Michael US- 6,125,355 09-26-2000 Bekaert, Geert Kant, Elain us- 6,173,276 01-19-2001 ^{US-} 6,112,188 08-29-2000 Hamett, William ^{US-} 6.134,536 10-17-2000 Shepherd, lan

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	Cite No.1	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages	7.0			
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INFORMATION DISCLOSURE	Filing Date	12/22/2003		
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